

Ladies, Gentlemen,

My professional career spans several decades and in that time I have had a number of occupations where I've worked for others (individual contributor and in management). In all of those roles the thread of quality and integrity is common. I now work for myself in a home business. However, there has been no change in my professional attitude and orientation with respect to the product I deliver to my customer. For me and my associates **integrity** is our most important product. I understand and agree with the need to protect the public good. However, I am concerned that your proposed regulations simply go too far. They subtly dissuade prospective customers from entertaining our product as a viable business. They insinuate wrong doing on our part, as an industry, and inflict a burden to the point where business operation is no longer viable (not to mention customer privacy impacts).

This negates my ability to deliver the badly needed benefits from my business to the very self same public. The very people you want to protect. It's also unfair to all those like myself who place a premium on integrity. As I said, I'm the first to say that protecting the public is a good thing. But, I also believe that **too much** of a good thing can cause equal or greater harm. I urge that striking a balance is key.

Thank You,

Rene Guess